## North Carolina | D-SNP SEP

2025 Plan Year Quick Reference Guide



If		Then
Client wants to enroll in a UnitedHealthcare D-SNP using the Integrated Care SEP	$\rightarrow$	Client is NOT able to enroll. UnitedHealthcare does not offer any Integrated plan options in this market for 2025.
Client is Full Dual eligible (FBDE, QMB+, SLMB+)	$\rightarrow$	Client is subject to the same SEP rules as non-SNP Medicare Advantage (MA) and qualifies for all D-SNPs available in their service area, which includes the UHC Dual Complete NC-S3 and NC-S2 plan
Client has QMB Only Status	$\rightarrow$	Client is subject to the same SEP rules as non-SNP MA and qualifies for all D-SNPs available in their service area except for the UHC Dual Complete NC-S3 and NC-S2 plan
Client has SLMB Only or QI Status	$\rightarrow$	Client is subject to the same SEP rules as non-SNP MA and qualifies for the UHC Dual Complete NC-D001 and NC-V001 plan

Special Circumstance Special Election Periods (SEPs) still apply to all D-SNP consumers; client must be Medicaid-eligible.

## **Common SEPs**

- Losing coverage from an employer
- Recently moved outside the service area for current Medicare plan
- Moving out of / into a long-term care facility
- Recently had a change in or no longer eligible for Extra Help paying for Medicare prescription drug coverage or Medicaid
- Affected by a weather-related emergency or major disaster
- Recently enrolled in a plan by Medicare (or the state) and wants to choose a different plan within 3 months

Unable to sell any D-SNPs using the Integrated Care SEP

## **2025 Footprint**



Counties without Integrated Care SEP available



Scan to learn more about Dual Special Needs Plans (D-SNPs) and how to verify eligibility or visit Jarvis > Knowledge Center > Medicare Product Resources > Dual Eligible Special Needs Plans